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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard C. JOHNSON

Serial No.: 10/071,066

Filed: April 12, 2002

For: **METHODS AND SYSTEMS FOR
CARRYING OUT CONTINGENCY-
DEPENDENT PAYMENTS VIA SECURE
ELECTRONIC BANK DRAFTS SUPPORTED
BY ONLINE LETTERS OF CREDIT AND/OR
ONLINE PERFORMANCE BONDS**

Atty. Docket No.: ORCL5595CIP

) Examiner: Calvin L. HEWITT II

) Art Unit: 3621

) Confirmation No.: 3384

) Customer No.: 22430

) Total Pages: 17

) **AMENDMENT**

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. §1.8

I hereby certify that this document is being transmitted by facsimile to the Commissioner for Patents,
P.O. Box 1450, Alexandria, VA 22313-1450, fax no. 571-273-8300, on July 27, 2005.


Nita J. Miller

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed April 29, 2005, please amend the above application as indicated below.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.